B 1 (Official Form 1) (1/08) Case 10-10557 Doc 1 Filed 01/11/10 Page 1 of 38 **United States Bankruptcy Court Voluntary Petition** District of Maryland Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Patterson, Deborah, Ann Patterson Jr., Robert, Howard All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more Last four digits of Soc. Sec. or Indvidual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 1539 than one, state all): 6881 Street Address of Joint Debtor (No. & Street, City, and State): Street Address of Debtor (No. & Street, City, and State): 11106 Worcester Highway 11106 Worcester Highway Berlin, MD Berlin, MD ZIP CODE ZIP CODE 21811 21811 County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business: Worcester Worcester Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) ■ Health Care Business ☐ Chapter 15 Petition for Chapter 7 ☐ Single Asset Real Estate as defined in 11 Individual (includes Joint Debtors) Recognition of a Foreign Chapter 9 U.S.C. § 101(51B) See Exhibit D on page 2 of this form. Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) ☐ Chapter 15 Petition for Stockbroker Partnership Chapter 12 Recognition of a Foreign ☐ Commodity Broker Other (If debtor is not one of the above entities. Nonmain Proceeding Chapter 13 Clearing Bank check this box and state type of entity below.) **Nature of Debts** Other (Check one box) Tax-Exempt Entity Debts are primarily consumer Debts are primarily (Check box, if applicable) debts, defined in 11 U.S.C. business debts. § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or house-Code (the Internal Revenue Code.) hold purpose. Chapter 11 Debtors Filing Fee (Check one box) Check one box: ✓ Full Filing Fee attached ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is Check if: unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ☐ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR Statistical/Administrative Information COURT USE ONLY ☐ Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors 100-200-50-1,000-5,001-10,001-25,001-50,001-Over 99 199 10 000 100 000 100 000 5 000 25,000 50,000 Estimated Assets V \$0 to \$50,001 to \$50,000,001 \$100,000,001 \$100,001 to \$500,001 to \$1,000,001 \$10,000,001 \$500,000,001 More than \$1 \$50,000 \$100,000 to \$100 to \$500 \$500,000 \$1 to \$10 to \$50 to \$1 billion billion million million million million million Estimated Liabilities \Box $\mathbf{\Lambda}$ \Box \$500,001 to \$1,000,001 \$100,000,001 \$10,000,001 \$50,000,001 \$50,001 to \$100,001 to \$500,000,001 More than \$1

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B 1 (Official Form 1) (1/08) Case 10-10557 Doc 1 Filed 01/11/10 Page 2 of 38 FORM B1, Page 2

<u> </u>	1 1100 0 17 1 17 10 1 0 1 0 0 0 0 0 0 0	, 0			
Voluntary Petition (This page must be completed and filed in every case)	Name of Debtor(s): Robert Howard Patterson Jr., Deborah Ann Patterson				
All Prior Bankruptcy Cases Filed Within La	st 8 Years (If more than two, attach additional sheet.)				
Location	Case Number:	Date Filed:			
Where Filed: NONE Location Where Filed:	Case Number:	Date Filed:			
Pending Bankruptcy Case Filed by any Spouse, Partner of	r Affiliate of this Debtor (If more than one, attach ad	ditional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:			
District:	Relationship:	Judge:			
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition.	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X /s/ Robert K. McIntosh 1/11/2010				
	Signature of Attorney for Debtor(s) Robert K. McIntosh	Date 08719			
Does the debtor own or have possession of any property that poses or is alleged to pose a Yes, and Exhibit C is attached and made a part of this petition. No	threat of imminent and identifiable harm to public healt	h or safety?			
Exh	aibit D				
(To be completed by every individual debtor. If a joint petition is filed, each spouse must	t complete and attach a separate Exhibit D.)				
Exhibit D completed and signed by the debtor is attached and made a part of the	his petition.				
If this is a joint petition:					
Exhibit D also completed and signed by the joint debtor is attached and made:	a part of this petition.				
	ding the Debtor - Venue applicable box)				
Debtor has been domiciled or has had a residence, principal place preceding the date of this petition or for a longer part of such 180 or		sys immediately			
There is a bankruptcy case concerning debtor's affiliate. general pa	artner, or partnership pending in this District.				
Debtor is a debtor in a foreign proceeding and has its principal plachas no principal place of business or assets in the United States but this District, or the interests of the parties will be served in regard	is a defendant in an action or proceeding [in a federal of				
	des as a Tenant of Residential Property oplicable boxes.)				
Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following).					
	(Name of landlord that obtained judgment)				
	(Address of landlord)				
Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possession		ed to cure the			
Debtor has included in this petition the deposit with the court of ar filing of the petition.	ny rent that would become due during the 30-day period	after the			
Debtor certifies that he/she has served the Landlord with this certif	Debtor certifies that he/she has served the Landlord with this certification (11 U.S.C. § 362(1))				

Robert K. McIntosh

Firm Name

212 North Main Street Berlin, Maryland 21811

Berlin, Maryland 21811

410-641-0527

410-641-2405

Telephone Number

1/11/2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Not Applicable

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Not Applicable

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X Not Applicable

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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B6A (Official Form 6A) (12/07)

In re:	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Debtors		(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
11039 Worcester Hwy. Berlin, MD 21811	Co-Owner	J	\$ 184,160.00	\$ 0.00
11102 Worcester Hwy. Berlin, MD 21811	Fee Owner	J	\$ 388,500.00	\$ 213,166.48
11106 Worcester Highway Berlin, MD 21811 Premary Residence	Fee Owner	J	\$ 421,730.00	\$ 261,045.42
11912 St. Martin's Neck Rd. Bishopville, MD	Fee Owner	w	\$ 190,910.00	\$ 381,632.76
3 Lots, Eagle Landing, Accomack, Virginia		J	\$ 150,000.00	\$ 104,547.75
7.041 acres Worcester Hwy. Berlin, MD	Fee Owner	J	\$ 162,040.00	\$ 0.00

Total

\$1,497,340.00 (Report also on Summary of Schedules.) **B6B (Official Form 6B) (12/07)**

In re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Debtors	_,	(If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	Х			
 Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives. 		Checking account- Bank of Ocean City	J	100.00
 Security deposits with public utilities, telephone companies, landlords, and others. 	Х			
Household goods and furnishings, including audio, video, and computer equipment.		Misc. household furnishings	J	2,500.00
 Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles. 	Х			
6. Wearing apparel.		Men's clothing	Н	500.00
Wearing apparel.		Women's clothing	W	750.00
7. Furs and jewelry.	Х			
Firearms and sports, photographic, and other hobby equipment.	X			
 Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each. 	Х			
10. Annuities. Itemize and name each issuer.	Х			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	Х			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		BB&J, LLC	J	0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		Ciny's Treasurers, LLC	J	0.00
Stock and interests in incorporated and unincorporated businesses. Itemize.		Patterson & Sons, LLC	J	0.00
14. Interests in partnerships or joint ventures. Itemize.	Х			-
Government and corporate bonds and other negotiable and nonnegotiable instruments.	Х			
16. Accounts receivable.	Χ			

In re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Debtors	_,	(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	х			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	Х			
Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	Х			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	Х			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 Chevy 1500	J	6,652.50
Automobiles, trucks, trailers, and other vehicles and accessories.		2008 Fleetwood Excursion	J	150,000.00
26. Boats, motors, and accessories.		2004 Seahut	Н	8,400.00
27. Aircraft and accessories.	Х			
28. Office equipment, furnishings, and supplies.	Х			
Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	Х			
31. Animals.	Х			
 Crops - growing or harvested. Give particulars. 	Х			
33. Farming equipment and implements.	Х			
34. Farm supplies, chemicals, and feed.	Χ			
35. Other personal property of any kind not	Х			

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B6B (Official Form 6B) (12/07) -- Cont.

In re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Debtors		(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	_	2 continuation sheets attached Tot	al >	\$ 168,902.50

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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B6C (Official Form 6C) (12/07)

✓ 11 U.S.C. § 522(b)(3)

In re		Case No.	
	Debtor	,	(If known)

AMENDED SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$136,875
11 U.S.C. § 522(b)(2)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Checking account- Bank of Ocean City	Household goods and furnishings	100.00	100.00
Men's clothing	Household goods and furnishings	500.00	0.00
Misc. household furnishings	Real or personal property, under Title 11 U.S. Code	2,500.00	0.00
Women's clothing	Household goods and furnishings	750.00	0.00

In re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Debtors	_	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. BB&T P.O. Box 2467 Greenville, SC 29602		J	First Lien on Residence 11106 Worcester Highway Berlin, MD 21811 Premary Residence VALUE \$421,730.00				225,000.00	0.00
ACCOUNT NO. Key Bank P.O. Box 94981 Cleveland, OH 44101		Н	2008 Fleetwood Excursion VALUE \$150,000.00				148,000.00	0.00
ACCOUNT NO. PNC Bank P.O. Box 340777 Pittsburg, PA 15230		J	VALUE \$0.00				102,316.94	0.00
ACCOUNT NO. PNC Bank P.O. Box 340777 Pittsburg, PA 15230		J	11102 Worcester Hwy. Berlin, MD 21811 VALUE \$388,500.00				213,166.48	0.00

<u>1</u> continuation sheets attached

Subtotal → (Total of this page)

Total > (Use only on last page)

\$ 688,483.42	\$ 0.00
\$	\$

(Report also on Summary of (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Debtors		(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. PNC Bank P.O. Box 340777 Pittsburg, PA 15230		J	Second Lien on Residence 11106 Worcester Highway Berlin, MD 21811 Premary Residence VALUE \$421,730.00				36,045.42	0.00
ACCOUNT NO. PNC Bank, NA P.O. Box 340777 Pittsburg, PA 15230		J	3 Lots, Eagle Landing, Accomack, Virginia VALUE \$150,000.00				104,547.75	0.00
ACCOUNT NO. Wilmington Trust 1100 North Market St. Wilmington, DE 19890		J	11912 St. Martin's Neck Rd. Bishopville, MD VALUE \$190,910.00				381,632.76	190,722.76
ACCOUNT NO. Wilmington Trust P.O. Box 15503 Wilmington, DE 19850		Н	2004 Seahut VALUE \$8,400.00				8,400.00	0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal → (Total of this page)

Total → (Use only on last page)

\$ 530,625.93	\$ 190,722.76
\$ 1,219,109.35	\$ 190,722.76

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B6E (Official Form 6E) (12/07)

adjustment.

Robert Howard Patterson Jr. Deborah Ann Patterson In re Case No. (If known)

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYF	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations
•	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or onsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in J.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
арро	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the pintment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying pendent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans
cess	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the sation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
that	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, were not delivered or provided. 11 U.S.C. § 507(a)(7).
A	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of ernors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. 7 (a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated
anot	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or her substance. 11 U.S.C. § 507(a)(10).
	* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of

1 continuation sheets attached

In re R	Robert Howard	Patterson Jr.	Deborah Ann	Patterson
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Case No.	
	(If known)

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

	_								
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Comptroller of Maryland 201 Baptist St. Salisbury, MD 21801			State withholding on BB&J, Inc.				5,053.25	5,053.25	\$0.00
IRS 212 West Main St. Salisbury, MD 21801			Federal withholding on BB&J, LLC				18,774.14	18,774.14	\$0.00
Worcester County Treasurer P.O. Box 64390 Baltimore, MD 21264			Property taxes				14,779.73	0.00	\$14,779.73
ACCOUNT NO. Worcester County Treasurer's Office One West Market St. Snow Hill, MD 21863		J	Property taxes				1,617.80	1,617.80	\$0.00
ACCOUNT NO. Worcester County Treasurer's Office One West Market St. Snow Hill, MD 21863		J	Property taxes				2,969.49	2,969.49	\$0.00
Worcester County Treasurer's Office One West Market St. Snow Hill, MD 21863		J	Property taxes				1,293.94	1,293.94	\$0.00

Sheet no. $\underline{1}$ of $\underline{1}$ continuation sheets attached to Schedule of Creditors Holding Priority Claims

Subtotals> (Totals of this page)

Total > (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)

Total ➤ Tota
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

\$	44,488.35	\$ 29,708.62	\$ 14,779.73
\$	44,488.35		
_		\$ 29,708.62	\$ 14,779.73

B6F (Official Form 6F) (12/07)

In re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	Deborah Ann Patterson Case No	
		Debtors	(If known)	,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

	Check this box if d	lebtor has no creditors	s holding unsecured	claims to report o	on this Schedule F.
--	---------------------	-------------------------	---------------------	--------------------	---------------------

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Adkins Co. P.O. Box 156 Berlin, MD 21811	х	Н	Personal liability on business debt				25,000.00
ACCOUNT NO. AGHS Anesthesia Co. P.O. Box 510628 Philadelphia, PA 19175		w	Medical bill				59.81
ACCOUNT NO. American Express P.O. Box 1270 Newark, NJ 07101		Н	Credit card				1,192.02
ACCOUNT NO. Atlantic General Hospital 9733 Healthway Dr. Berlin, MD 21811		w	Medical bills-multiple accounts				892.04
ACCOUNT NO. Atlantic Orthopaedics 314 Franklin Ave. Berlin, MD 21811		Н	Medical bill				683.74

7 Continuation sheets attached

Subtotal > \$ 27,827.61

Total > (Use only on last page of the completed Schedule F.)

In re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Debtors	,	(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	
ACCOUNT NO.		W					68.37
Atlantic Physical Therapy 11070 Cathell Road Unit 4 Berlin, MD 21811			Medical				
ACCOUNT NO.		J					20,724.65
Bank of America P.O. Box 15019 Wilmington, DE 19886		Credit cards, multiple accounts					
ACCOUNT NO.	X	Н	-				5,200.00
Cabinetry Unlimited P.O. Box 687 Selbyville, DE 19975			Personal Liability on business debt				
ACCOUNT NO.	X	Н					14,913.49
Capital One P.O. Box 71083 Charlotte, NC 28272		Personal liability on business debt- multiple accounts					
ACCOUNT NO.		w					5,906.13
Capital One P.O. Box 71083 Charlotte, NC 28272			Credit cards-multiple accounts				

Sheet no. $\underline{1}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 46,812.64

Total > Schedule F.)

In re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Dobtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.							72,500.00
Cardmember Services P.O. Box 15153 Wilmington, DE 19886			Credit cards-multiple accounts				
ACCOUNT NO.		w					13,796.84
Citi Business Card P.O. Box 183051 Columbus, OH 43218		Credit card				72,500.00	
ACCOUNT NO.		w					89.18
David Schalk, MD P.O. Box 307 Eden, MD 21822			Medical bill				
ACCOUNT NO.							5,842.54
Discover P.O. Box 71084 Charlotte, NC 28272			Credit card				
ACCOUNT NO.							0.00
Dress Barn P.O. Box 659704 San Antonio, TX 78265			Credit card				

Sheet no. $\underline{2}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 92,228.56

Total > Chedule F.)

n re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.		
		Debtors		(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		w					25.51
Emergency Service Associates Box 513001 Philadelphia, PA 19175			Medical bill				
ACCOUNT NO.	Х	Н					1,000.00
Fastenal 2001 Theurer Blvd. Winona, MN 55987			Personal liability on business debt				1,000.00
ACCOUNT NO.		J					8,299.41
First National Bank of Omaha P.O. Box 2557 Omaha, NE 68103			Credit card				,
ACCOUNT NO.	Х	Н					4,465.00
GMAC P.O. Box 380902 Bloomington, MN 55438			Personal liability on business secured debt.				
ACCOUNT NO.	X	J					216.00
Great American Leasing 625 First St. SE Cedar Rapids, IA 52401			Personal liability on business debt				

Sheet no. $\underline{3}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 14,005.92

Total > \$ chedule F.)

In re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Dobtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		w					3,184.22
HSBC Card Services P.O. Box 17051 Baltimore, MD 21297			Credit cards-multiple accounts				,
ACCOUNT NO.	v	Н					900.00
Industrial Floor Corp. Teh Pavillion, Suite 612 Senkinstown, PA 19046	^	П	Personal liability on business debt				300.00
ACCOUNT NO.		w					2,008.00
JC Penny's P.O. Box 960090 Orlando, FL 32896			Credit card				_,
ACCOUNT NO.	X	Н					27,679.12
John Deere Credit P.O.Box 4450 Carol Stream, IL 60197			Personal liability on business debts & revolving credit line				
ACCOUNT NO.	X	Н					3,600.00
Lansing Building P.O. Box 28750 Richmond, VA 23228			Personal liability on business debt				

Sheet no. $\underline{4}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 37,371.34

Total > Schedule F.)

n re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Dobtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	Х	w					2,685.99
Mariner Finance, LLC P.O. Box 35394 Baltimore, MD 21222	ı		Personal liability on business debt				·
ACCOUNT NO.	Х	н					2,200.00
Mumford's Sheet Metal P.O. Box 170 Selbyville, DE 19975	<u> </u>		Personal liability on business debt				2,200.00
ACCOUNT NO.		w					280.14
NCO Financial Systems P.O Box 4907 Trenton, NJ 08650			Collection account				
ACCOUNT NO.		w					376.59
Peebles P.O. Box 659465 San Antonio, TX 78265		Credit card					
ACCOUNT NO.		W					217.00
Peninsula Regional Medical Ctr. P.O. Box 2498 Salisbury, MD 21801			Medical bills- multiple accounts				

Sheet no. $\underline{5}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 5,759.72

Total > \$ chedule F.)

In re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Debtors	(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
PNC Bank P.O. Box 340777 Pittsburg, PA 15230	х	J	Personal liability on multiple business loans				133,177.98
Roof Center P.O. Box 630384 Baltimore, MD 21263	X	Н	Personal liability on business debt				1,600.00
ACCOUNT NO. Sam's Club P.O. Box 530942 Atlanta, GA 30353		w	Credit card				2,340.12
ACCOUNT NO. The Dispatch P.O. Box 467 Berlin, MD 21811	X	J	Personal liability for business debt				240.00
ACCOUNT NO. Walmart P.O. Box 530927 Atlanta, GA 30353-0927		w	Credit card				3,394.69

Sheet no. $\underline{6}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 140,752.79

Total > \$ schedule F.)

n re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.		
		Debtors		(If known)	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	Х	w					1,311.91
Wells Fargo P.O. Box 98791 Las Vagas, NV 89193			Personal liability on business account				
ACCOUNT NO.	X	w					1,311.91
Wells Fargo P.O. Box 98791 Las Vagas, NV 89193	<u> </u>		Personal liability on business debt				,,
ACCOUNT NO.	X	w					1,311.91
Wells Fargo P.O. Box 98791 Las Vagas, NV 89193			Loan				
ACCOUNT NO.		w					240.41
WFNNB- New York & Co. P.O. Box 659728 San Antonio, TX 78265			Credit card				
ACCOUNT NO.	X	J					99,615.58
Wilmington Trust 1100 North Market St. Wilmington, DE 19890			Personal liability on business debt				

Sheet no. $\underline{7}$ of $\underline{7}$ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal > \$ 103,791.72

Total > \$ 468,550.30

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B6G (Official Form 6G) (12/07)

In re:	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Debtors		(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re:	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case N	lo.
			,	(If known)
		Dobtors		(II KIIOWII)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Patterson & Sons Builders, LLC	Adkins Co.
11106 Worcester Hwy.	P.O. Box 156
Berlin, MD 21811	Berlin, MD 21811
Patterson & Sons Builders, LLC	Cabinetry Unlimited
11106 Worcester Hwy.	P.O. Box 687
Berlin, MD 21811	Selbyville, DE 19975
Patterson & Sons Builders, LLC	Capital One
11106 Worcester Hwy.	P.O. Box 71083
Berlin, MD 21811	Charlotte, NC 28272
Patterson & Sons Builders, LLC	Fastenal
11106 Worcester Hwy.	2001 Theurer Blvd.
Berlin, MD 21811	Winona, MN 55987
Patterson & Sons Builders, LLC	GMAC
11106 Worcester Hwy.	P.O. Box 380902
Berlin, MD 21811	Bloomington, MN 55438
Patterson & Sons Builders, LLC	Great American Leasing
11106 Worcester Hwy.	625 First St. SE
Berlin, MD 21811	Cedar Rapids, IA 52401
Patterson & Sons Builders, LLC	Industrial Floor Corp.
11106 Worcester Hwy.	Teh Pavillion, Suite 612
Berlin, MD 21811	Senkinstown, PA 19046
Patterson & Sons Builders, LLC	John Deere Credit
11106 Worcester Hwy.	P.O.Box 4450
Berlin, MD 21811	Carol Stream, IL 60197
Patterson & Sons Builders, LLC	Lansing Building
11106 Worcester Hwy.	P.O. Box 28750
Berlin, MD 21811	Richmond, VA 23228
Patterson & Sons Builders, LLC	Mariner Finance, LLC
11106 Worcester Hwy.	P.O. Box 35394
Berlin, MD 21811	Baltimore, MD 21222
Patterson & Sons Builders, LLC	Mumford's Sheet Metal
11106 Worcester Hwy.	P.O. Box 170
Berlin, MD 21811	Selbyville, DE 19975
Patterson & Sons Builders, LLC	PNC Bank
11106 Worcester Hwy.	P.O. Box 340777
Berlin, MD 21811	Pittsburg, PA 15230
Patterson & Sons Builders, LLC 11106 Worcester Hwy. Berlin, MD 21811	Roof Center P.O. Box 630384 Baltimore, MD 21263

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B6H (Official Form 6H) (12/07) -Cont.

In re:	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Debtors		(If known)

SCHEDULE H - CODEBTORS

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Ciny's Country Treasurers P.O. Box 1636 Berlin, MD 21811	The Dispatch P.O. Box 467 Berlin, MD 21811
Patterson & Sons Builders, LLC 11106 Worcester Hwy. Berlin, MD 21811 Patterson & Sons Builders, LLC 11106 Worcester Hwy. Berlin, MD 21811	Wells Fargo P.O. Box 98791 Las Vagas, NV 89193
Patterson & Sons Builders, LLC 11106 Worcester Hwy. Berlin, MD 21811	
Patterson & Sons Builders, LLC 11106 Worcester Hwy. Berlin, MD 21811	Wilmington Trust 1100 North Market St. Wilmington, DE 19890

In re	Robert Howard Patterson Jr. Deborah Ann Patterson	Case No.	
	Debtors	,	(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE				
	RELATIONSHIP(S):		P	AGE(S):	
Employment:	DEBTOR		SPOUSE		
Occupation Cont	ractor	Business	Owner		
Name of Employer Patte	rsons & Sons Builders		ountry Treasure	 S	
How long employed					
Address of Employer					
INCOME: (Estimate of average or case filed)	projected monthly income at time	DE	EBTOR	SPOUSE	
Monthly gross wages, salary, and (Prorate if not paid monthly.) Estimate monthly overtime	d commissions	\$	0.00 9 0.00 9		
3. SUBTOTAL		\$	0.00	0.00	
4. LESS PAYROLL DEDUCTION	S				
a. Payroll taxes and social se	ecurity	\$	0.00		
b. Insurance		\$	0.00	0.00	
c. Union dues		\$	0.00		
d. Other (Specify)		\$	0.00	0.00	
5. SUBTOTAL OF PAYROLL DE	DUCTIONS	\$	0.00	0.00	
6. TOTAL NET MONTHLY TAKE	HOME PAY	\$	0.00	0.00	
7. Regular income from operation of	of business or profession or farm				
(Attach detailed statement)		\$	0.00	0.00	
8. Income from real property		\$	0.00	0.00	
9. Interest and dividends		\$	0.00	0.00	
10. Alimony, maintenance or suppo debtor's use or that of depend	ort payments payable to the debtor for the dents listed above.	\$	0.00	0.00	
11. Social security or other government	ment assistance		0.00	0.00	
(Specify)		\$ \$		0.00	
12. Pension or retirement income		Ψ	0.00	0.00	
13. Other monthly income					
(Specify)		\$	0.00	0.00	
14. SUBTOTAL OF LINES 7 THR	OUGH 13	\$	0.00	0.00	
15. AVERAGE MONTHLY INCOM	ΛΕ (Add amounts shown on lines 6 and 14)	\$	0.00	0.00	
16. COMBINED AVERAGE MON totals from line 15)	THLY INCOME: (Combine column		\$ 0.00		
17. Describe any increase or decre	ease in income reasonably anticipated to occur within	Statistical Sur	nmary of Čertain Lia	dules and, if applicable, on bilities and Related Data) nent.:	

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B6J (Official Form 6J) (12/07)

In re Robert Howard Patterson Jr. Deborah Ann Patterson	Case No.	
, Debtors	(If known))

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate
iny payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may
liffer from the deductions from income allowed on Form22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a sependitures labeled "Spouse."	parate schedule of	
Rent or home mortgage payment (include lot rented for mobile home)	\$	1,671.37
a. Are real estate taxes included? Yes ✓ No		1,071.07
b. Is property insurance included? Yes ✓ No		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	0.00
c. Telephone	\$	25.97
d. Other Cable	\$	99.97
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	600.00
5. Clothing	\$	0.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	177.86
e. Othe <u>r</u>	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$ <u></u>	1,446.54
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,771.71
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following th	e filing of this docu	ment:
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	0.00
b. Average monthly expenses from Line 18 above	\$	4,771.71
c. Monthly net income (a. minus b.)	\$	-4,771.71

UNITED STATES BANKRUPTCY COURT District of Maryland

In re: Robert Howard Patterson Jr.

Deborah Ann Patterson

Chapter 13

BUSINESS INCOME AND EXPENSES

	FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ON	LY INCLUDE information	on directly related to	the business	
operation	.)				
PART A	- GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:				
1.	Gross Income For 12 Months Prior to Filing:	\$	0.00		
PART B	- ESTIMATED AVERAGE FUTURE <u>GROSS</u> MONTHLY INCOME:				
2.	Gross Monthly Income:			\$	0.00
PART C	- ESTIMATED FUTURE MONTHLY EXPENSES:				
	Net Employee Payroll (Other Than Debtor)	\$	0.00		
	Payroll Taxes		0.00		
5.	Unemployment Taxes		0.00		
6.	Worker's Compensation		0.00		
7.	Other Taxes		0.00		
8.	Inventory Purchases (Including raw materials)		0.00		
	Purchase of Feed/Fertilizer/Seed/Spray		0.00		
10.	Rent (Other than debtor's principal residence)		0.00		
11.	Utilities		0.00		
12.	Office Expenses and Supplies		0.00		
13.	Repairs and Maintenance		0.00		
14.	Vehicle Expenses		0.00		
15.	Travel and Entertainment		0.00		
16.	Equipment Rental and Leases		0.00		
17.	Legal/Accounting/Other Professional Fees		0.00		
18.	Insurance		0.00		
19.	Employee Benefits (e.g., pension, medical, etc.)		0.00		
20.	Payments to Be Made Directly By Debtor to Secured Creditors For				
	Pre-Petition Business Debts (Specify):				
	None				
21.	Other (Specify):				
	None				
22.	Total Monthly Expenses (Add items 3 - 21)			\$	0.00
PART D	- ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:				
23.	AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)			\$	0.00

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Adkins Co. P.O. Box 156 Berlin, MD 21811

AGHS Anesthesia Co. P.O. Box 510628 Philadelphia, PA 19175

American Express P.O. Box 1270 Newark, NJ 07101

Atlantic General Hospital 9733 Healthway Dr. Berlin, MD 21811

Atlantic Orthopaedics 314 Franklin Ave. Berlin, MD 21811

Atlantic Physical Therapy 11070 Cathell Road Unit 4 Berlin, MD 21811

Bank of America P.O. Box 15019 Wilmington, DE 19886

BB&T P.O. Box 2467 Greenville, SC 29602

Cabinetry Unlimited P.O. Box 687 Selbyville, DE 19975

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Capital One P.O. Box 71083 Charlotte, NC 28272

Capital One P.O. Box 71083 Charlotte, NC 28272

Cardmember Services P.O. Box 15153 Wilmington, DE 19886

Ciny's Country Treasurers P.O. Box 1636 Berlin, MD 21811

Citi Business Card P.O. Box 183051 Columbus, OH 43218

Comptroller of Maryland 201 Baptist St. Salisbury, MD 21801

David Schalk, MD P.O. Box 307 Eden, MD 21822

Discover P.O. Box 71084 Charlotte, NC 28272

Dress Barn P.O. Box 659704 San Antonio, TX 78265

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Emergency Service Associates Box 513001 Philadelphia, PA 19175

Fastenal 2001 Theurer Blvd. Winona, MN 55987

First National Bank of Omaha P.O. Box 2557 Omaha, NE 68103

GMAC
P.O. Box 380902
Bloomington, MN 55438

Great American Leasing 625 First St. SE Cedar Rapids, IA 52401

HSBC Card Services P.O. Box 17051 Baltimore, MD 21297

Industrial Floor Corp. Teh Pavillion, Suite 612 Senkinstown, PA 19046

IRS 212 West Main St. Salisbury, MD 21801

JC Penny's P.O. Box 960090 Orlando, FL 32896

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John Deere Credit P.O.Box 4450 Carol Stream, IL 60197

Key Bank P.O. Box 94981 Cleveland, OH 44101

Lansing Building P.O. Box 28750 Richmond, VA 23228

Mariner Finance, LLC P.O. Box 35394 Baltimore, MD 21222

Mumford's Sheet Metal P.O. Box 170 Selbyville, DE 19975

NCO Financial Systems P.O Box 4907 Trenton, NJ 08650

Patterson & Sons Builders, LLC 11106 Worcester Hwy. Berlin, MD 21811

Peebles P.O. Box 659465 San Antonio, TX 78265

Peninsula Regional Medical Ctr. P.O. Box 2498 Salisbury, MD 21801

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PNC Bank
P.O. Box 340777
Pittsburg, PA 15230

PNC Bank P.O. Box 340777 Pittsburg, PA 15230

PNC Bank, NA P.O. Box 340777 Pittsburg, PA 15230

Roof Center P.O. Box 630384 Baltimore, MD 21263

Sam's Club P.O. Box 530942 Atlanta, GA 30353

The Dispatch P.O. Box 467 Berlin, MD 21811

Walmart P.O. Box 530927 Atlanta, GA 30353-0927

Wells Fargo P.O. Box 98791 Las Vagas, NV 89193

WFNNB- New York & Co. P.O. Box 659728 San Antonio, TX 78265

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Wilmington Trust 1100 North Market St. Wilmington, DE 19890

Wilmington Trust P.O. Box 15503 Wilmington, DE 19850

Worcester County Treasurer P.O. Box 64390 Baltimore, MD 21264

Worcester County Treasurer's Office One West Market St. Snow Hill, MD 21863

UNITED STATES BANKRUPTCY COURT DISTRICT OF MARYLAND

In re:	Robert Howard Patterson Jr. Deborah Ann Patterson	Case No
	Debtors	Chapter 13

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **6** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

n Jr. Jr.

Signed: /s/ Robert K. McIntosh

Robert K. McIntosh

Attorney for Debtor(s)

Bar no.: 08719 Robert K. McIntosh 212 North Main Street Berlin, Maryland 21811 Berlin, Maryland 21811

Telephone No.: 410-641-0527 Fax No.: 410-641-2405

E-mail address:

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court District of Maryland

In re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Debtors	Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 1.497.340.00		
B - Personal Property	YES	3	\$ 168.902.50		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 1.219.109.35	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 44,488.35	
F - Creditors Holding Unsecured Nonpriority Claims	YES	8		\$ 468,550.30	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	2			
I - Current Income of Individual Debtor(s)	YES	1			\$ 0.00
J - Current Expenditures of Individual Debtor(s)	YES	2			\$ 4,771.71
тот	AL	23	\$ 1,666,242.50	\$ 1,732,148.00	

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B6 Declaration (Official Form 6 - Declaration) (12/07)

In re Robert Howard Patterson Jr. Deborah Ann Patterson		Case No.		
		Debtors	•	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have rea	ad the foregoing summary and schedules, consisting of
sheets, and that they are true and correct to the best	of my knowledge, information, and belief.
Date: 1/11/2010	Signature: s/ Robert Howard Patterson Jr.
	Robert Howard Patterson Jr.
	Debtor
Date: 1/11/2010	Signature: s/ Deborah Ann Patterson
	Deborah Ann Patterson
	(Joint Debtor, if any)
	[If joint case hoth enguese must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court District of Maryland

In re	Robert Howard Patterson Jr.	Deborah Ann Patterson	Case No.	
		Debtors	-, Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

_ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	An	nount
Domestic Support Obligations (from Schedule E)	\$	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$	14,779.73
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$	0.00
Student Loan Obligations (from Schedule F)	\$	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$	0.00
TOTAL	\$	14,779.73

State the following:

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 4,771.71
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 0.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 190,722.76
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 14,779.73
4. Total from Schedule F		\$ 348,886.03
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 554,388.52

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

IN RE:	§	
Robert Howard Patterson Jr.	8	Case No.
Deborah Ann Patterson	തതതത ത ത	
Debtor(s).	§	
		RJURY CONCERNING PAYMENT ADVICES I U.S.C. §521(A)(1)(B)(IV)
		, state that I did not provide copies of all payment ays before the date of the filing of the petition, by me
1) I was not employed du	ring the period in	mmediately preceding the filing of the above-referenced
case (state the	e dates that you	were not employed);
		diately preceding the filing of the above referenced case of payment from my employer within 60 days before the
3) I am self-employed an	d do not receive	any evidence of payment;
4) Other (Please Explain))	
I declare under penalty of perjury that I hav of my knowledge, information, and belief.	re read the forego	oing statement and that it is true and correct to the best
Dated this day of	,	, 200
s/ Robert Howard Patterson Jr. Robert Howard Patterson Jr.		(Signature of Debtor)
Debtor		
1 A separate form must be filed by each Deb	otor	
Local Bankruptcy Form Q		

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND

IN RE:		8		
Robert Howard Patterson Jr.		% 8	Case No.	
Deborah Ann Patterson		തത്തതത		
Debtor(s).		§		
	DER PENALTY OF DUE PURSUANT			ICERNING PAYMENT ADVICES 21(A)(1)(B)(IV)
				id not provide copies of all payment date of the filing of the petition, by me
1) I was not o	employed during the p	eriod im	mediately pr	receding the filing of the above-referenced
case	(state the dates th	at you w	ere not emp	oloyed);
but did not receive any payment filing of the petition;		dence of	payment fro	ing the filing of the above referenced case om my employer within 60 days before the of payment;
4) Other (Ple			•	
I declare under penalty of perju of my knowledge, information,	ury that I have read the and belief.	e foregoi	ng statemen	t and that it is true and correct to the best
Dated this da	y of	, 2	200	
s/ Deborah Ann Patt Deborah Ann Patters				(Signature of Joint Debtor)
¹ A separate form must be filed	by each Debtor			
Local Bankruptcy Form Q				